

In re:
Dennis Keith Olsen
Susan Joan Kendall-Olsen
Debtors

Case No. 14-23600-MJ
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0973-6

User: rsandoval
Form ID: b9a

Page 1 of 2
Total Noticed: 47

Date Rcvd: Nov 04, 2014

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 06, 2014.

db +Dennis Keith Olsen, 3711 Fox Plain Rd., Corona, CA 92882-8702
jdb #+Susan Joan Kendall-Olsen, 9329 Amazon Dr., New Port Richey, FL 34655-1663
35787322 +Ccmk/Cbna, Po Box 6497, Sioux Falls, SD 57117-6497
35787325 +Chase Manhattan Mtge, Po Box 24696, Columbus, OH 43224-0696
35787331 +Emerg, P.O. Box 723896, Atlanta, GA 31139-0896
35787332 +Merge/Fnbo, Po Box 105374, Atlanta, GA 30348-5374
35787336 +Gmac Mortgage, Po Box 4622, Waterloo, IA 50704-4622
35787337 +Gtwy/Cbna, Po Box 6497, Sioux Falls, SD 57117-6497
35787339 +KMA Emergency Services, 3972 Barranca Prkwy, Ste J430, Irvine, CA 92606-1204
35787338 ++NISSAN MOTOR ACCEPTANCE CORPORATION, LOSS RECOVERY, PO BOX 660366, DALLAS TX 75266-0366
(address filed with court: Infiniti Fin Svcs, 990 W 190th St, Torrance, CA 90502)
35787343 +Nationstar Mortgage Ll, 350 Highland Dr, Lewisville, TX 75067-4177
35787344 +Navy Federal Cr Union, Po Box 3700, Merrifield, VA 22119-3700
35787345 +Onewest Bank, 6900 Beatrice Dr, Kalamazoo, MI 49009-9559
35787357 ++WELLS FARGO BANK NA, WELLS FARGO HOME MORTGAGE AMERICAS SERVICING,
ATTN BANKRUPTCY DEPT MAC X7801-014, 3476 STATEVIEW BLVD, FORT MILL SC 29715-7203
(address filed with court: Wells Fargo Hm Mortgag, 8480 Stagecoach Cir,
Frederick, MD 21701)
35787358 +Wf Crd Svc, Po Box 14517, Des Moines, IA 50306-3517

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: jcruz@jcruzlaw.com Nov 05 2014 03:07:26 Jason B Cruz,
The Law Office of Jason B Cruz, 18 E State St, Ste 203-1, Redlands, CA 92373
tr +EDI: QKTANDERSON.COM Nov 05 2014 02:58:00 Karl T Anderson (TR),
700 E Tahquitz Canyon Way Ste H, Palm Springs, CA 92262-6765
smg EDI: EDD.COM Nov 05 2014 02:53:00 Employment Development Dept., Bankruptcy Group MIC 92E,
P.O. Box 826880, Sacramento, CA 94280-0001
smg EDI: CALTAX.COM Nov 05 2014 02:58:00 Franchise Tax Board, Bankruptcy Section MS: A-340,
P.O. Box 2952, Sacramento, CA 95812-2952
35787319 EDI: BANKAMER.COM Nov 05 2014 02:53:00 Bk Of Amer, 4161 Piedmont Pkwy,
Greensboro, NC 27410
35787317 E-mail/Text: bankruptcy@bbandt.com Nov 05 2014 03:07:52 Bb&T, Po Box 1847,
Wilson, NC 27894
35787318 +E-mail/Text: bankruptcy@bbandt.com Nov 05 2014 03:07:52 Bb&T, Po Box 2027,
Greenville, SC 29602-2027
35787320 +EDI: BANKAMER2.COM Nov 05 2014 02:53:00 Bk Of Amer, Po Box 17054,
Wilmington, DE 19850-7054
35787321 EDI: SEARS.COM Nov 05 2014 02:53:00 Cbusasears, 133200 Smith Rd, Cleveland, OH 44130
35787324 EDI: CHASE.COM Nov 05 2014 02:58:00 Chase, 1 Chase Sq, Rochester, NY 14643-0002
35787323 EDI: CHASE.COM Nov 05 2014 02:58:00 Chase, Po Box 15298, Wilmington, DE 19850-5298
35787326 EDI: CHASE.COM Nov 05 2014 02:58:00 Chase/Cc, Po Box 15298, Wilmington, DE 19850-5298
35787327 EDI: CITICORP.COM Nov 05 2014 02:53:00 Citi, Po Box 6241, Sioux Falls, SD 57117-6241
35787328 EDI: CITICORP.COM Nov 05 2014 02:53:00 Citi/Shell, Po Box 6497,
Sioux Falls, SD 57117-6497
35787329 EDI: WFNNB.COM Nov 05 2014 02:53:00 Comenity Bank/Lnbryant, Po Box 182789,
Columbus, OH 43218-2789
35787330 +EDI: RCSFNBMARIN.COM Nov 05 2014 02:53:00 Credit One Bank Na, Po Box 98875,
Las Vegas, NV 89193-8875
35787333 +E-mail/Text: bbagley@enerbankusa.com Nov 05 2014 03:07:53 Enerbank Usa,
1945 W Parnall Rd Ste 22, Jackson, MI 49201-8658
35787334 +E-mail/Text: bknotification@exeterfinance.com Nov 05 2014 03:08:46 Exeter Finance Corp,
Po Box 166097, Irving, TX 75016-6097
35787335 +EDI: CITICORP.COM Nov 05 2014 02:53:00 Exxmblciti, Po Box 6497,
Sioux Falls, SD 57117-6497
35787341 +EDI: FORD.COM Nov 05 2014 02:58:00 Mazda Amer Cr, 9009 Caruthers Pkwy,
Franklin, TN 37067-1704
35787342 +EDI: TSY52.COM Nov 05 2014 02:53:00 Mcydsnb, 9111 Duke Blvd, Mason, OH 45040-8999
35787346 +EDI: SEARS.COM Nov 05 2014 02:53:00 Sears/Cbna, Po Box 6283, Sioux Falls, SD 57117-6283
35787347 EDI: CITICORP.COM Nov 05 2014 02:53:00 Shell/Citi, Po Box 15687, Wilmington, DE 19850
35787348 +EDI: RMSC.COM Nov 05 2014 02:53:00 Syncb/Chevron, Po Box 965015, Orlando, FL 32896-5015
35787349 +EDI: RMSC.COM Nov 05 2014 02:53:00 Syncb/Dillards, Po Box 965024,
Orlando, FL 32896-5024
35787350 +EDI: RMSC.COM Nov 05 2014 02:53:00 Syncb/Jcp, Po Box 965007, Orlando, FL 32896-5007
35787352 +EDI: RMSC.COM Nov 05 2014 02:53:00 Syncb/Mervyns, Po Box 965005, Orlando, FL 32896-5005
35787353 +EDI: RMSC.COM Nov 05 2014 02:53:00 Syncb/Sams Club, Po Box 965005,
Orlando, FL 32896-5005
35787354 +EDI: CITICORP.COM Nov 05 2014 02:53:00 Thd/Cbna, Po Box 6497,
Sioux Falls, SD 57117-6497
35787355 +EDI: USAA.COM Nov 05 2014 02:53:00 Usaa Savings Bank, Po Box 47504,
San Antonio, TX 78265-7504
35787356 +E-mail/Text: vci.bkcy@wccredit.com Nov 05 2014 03:08:06 Vw Credit Inc, 1401 Franklin Blvd,
Libertyville, IL 60048-4460
35787359 +EDI: WFFC.COM Nov 05 2014 02:53:00 Wffinance, 800 Walnut St, Des Moines, IA 50309-3504

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

TOTAL: 32

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

35787340 Lanebryant
35787351 Syncb/Jcp

TOTALS: 2, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 06, 2014

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 4, 2014 at the address(es) listed below:

Jason B Cruz on behalf of Joint Debtor Susan Joan Kendall-Olsen jcruz@jcruzlaw.com
Jason B Cruz on behalf of Debtor Dennis Keith Olsen jcruz@jcruzlaw.com
Karl T Anderson (TR) edansie@hotmail.com, kanderson@ecf.epiqsystems.com
United States Trustee (RS) ustpregion16.rs.ecf@usdoj.gov

TOTAL: 4

UNITED STATES BANKRUPTCY COURT Central District Of California**Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines**

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on November 4, 2014.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at **U. S. Bankruptcy Court, 3420 Twelfth Street, Riverside, CA 92501-3819.**

NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

Creditors -- Do not file this notice in connection with any proof of claim you submit to the court.

See Reverse Side For Important Explanations.

Debtor(s) (name(s) and address):

Dennis Keith Olsen
3711 Fox Plain Rd.
Corona, CA 92882

Susan Joan Kendall-Olsen
9329 Amazon Dr.
New Port Richey, FL 34655

Case Number:
6:14-bk-23600-MJ

All other names used by the Debtor(s) in the last 8 years (include married, maiden and trade names): Debtor: Joint Debtor:	Last four digits of Social Security or Individual Taxpayer-ID (ITIN) No(s)./Complete EIN: Dbt SSN: xxx-xx-9030 JDbt SSN: xxx-xx-6005
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Attorney for Debtor(s) (name and address):
Jason B' Cruz
The Law Office of Jason B Cruz
18 E State St
Ste 203-1
Redlands, CA 92373
Telephone number: 909-792-4400

Bankruptcy Trustee (name and address):
Karl T Anderson (TR)
700 E Tahquitz Canyon Way Ste H
Palm Springs, CA 92262
Telephone number: (760) 778-4889

Meeting of Creditors:

Date: **December 10, 2014**

Time: **09:00 AM**

Location: **3801 University Ave., ROOM 103, Riverside, CA 92501**

Presumption of Abuse under 11 U.S.C. § 707(b)

See "Presumption of Abuse" on the reverse side
The presumption of abuse does not arise.

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts: February 9, 2015

Deadline to Object to Exemptions: Thirty (30) days after the *conclusion* of the meeting of creditors.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

Creditor with a Foreign Address:

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

Address of the Bankruptcy Clerk's Office:

3420 Twelfth Street,
Riverside, CA 92501-3819
Telephone number: 855-460-9641

For the Court:

Clerk of the Bankruptcy Court:
Kathleen J. Campbell

Hours Open: 9:00 AM – 4:00 PM

Date: November 4, 2014

(Form rev. 12/13 341-B9A)

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Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time, and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court. <i>The trustee is designated to preside at the meeting of creditors. The case is covered by the Chapter 7 blanket bond on file with the Court.</i>
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. <i>Do not include this notice with any filing you make with the court.</i>
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code § 727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must file a complaint or a motion if you assert the discharge should be denied under § 727(a)(8) or (a)(9) in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the front of this form. The bankruptcy clerk's office must receive the complaint or motion and any required filing fee by that deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side.
Proof of Debtor Identification (ID) and Proof of Social Security Number (SSN)	The U.S. Trustee requires that individual debtors must provide to the trustee at the meeting of creditors an original picture ID and proof of SSN. Failure to do so may result in the U.S. Trustee bringing a motion to dismiss the case. Permissible forms of ID include a valid state driver's license, government or state-issued picture ID, student ID, military ID, U.S. Passport or legal resident alien card. Proof of SSN includes Social Security Card, current W-2 form, pay stub, IRS Form 1099, Social Security Administration Report, or other official document which indicates name and SSN.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the U. S. Bankruptcy Court, 3420 Twelfth Street, Riverside, CA 92501-3819. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office at the address listed above.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Failure to File a Statement and/or Schedule(s)	IF THE DEBTOR HAS NOT FILED A STATEMENT AND/OR SCHEDULE(S) AND/OR OTHER REQUIRED DOCUMENTS , the debtor must do so, or obtain an extension of time to do so, within 14 days of the petition filing date. Failure to comply with this requirement, or failure to appear at the initial Section 341(a) meeting of creditors and any continuance thereof, may result in dismissal of the case, unless leave of court is first obtained. If the debtor's case has not already been dismissed, AND DEBTOR FAILS TO DO ONE OF THE FOLLOWING WITHIN 45 DAYS AFTER THE PETITION DATE , subject to the provisions of Bankruptcy Code section 521(i)(4), the Court WILL dismiss the case effective on the 46th day after the petition date without further notice: (1) file all documents required by Bankruptcy Code section 521(a)(1); or (2) file and serve a motion for an order extending the time to file the documents required by this section.
	SI EL DEUDOR NO HA PRESENTADO UNA DECLARACIÓN Y/O LISTA(S) DE ACREDITORES Y/U OTROS DOCUMENTOS REQUERIDOS , tendrá que hacerlo dentro de un plazo de 14 días a partir de la fecha de presentación de la petición o tendrá que obtener una extensión del plazo para hacerlo. Si no cumple usted este requisito, o si no comparece a la junta 341(a) inicial de acreedores o a cualquier aplazamiento, esto resultará en que se declare sin lugar el caso, a menos de que obtenga un permiso del tribunal. Si no se ha declarado sin lugar el caso del acreedor, Y EL ACREDITOR NO HACE UNA DE LAS SIGUIENTES COSAS DENTRO DE UN PLAZO DE 45 DÍAS A PARTIR DE LA FECHA DE LA PETICIÓN, de acuerdo con lo dispuesto en la sección 521(i)(4) del Código de Quiebras, el juez DECLARARÁ el caso sin lugar a partir de el 46o día después de la fecha de presentación de petición sin más notificación: (1) registrar en actas todos los documentos que requiere la sección 521(a)(1) del Código de Quiebras; o (2) registrar y hacer entrega formal de una moción para pedir una orden que extienda el tiempo en que se pueden registrar en actas los documentos que requiere dicha sección.
Bankruptcy Fraud and Abuse	Any questions or information relating to bankruptcy fraud or abuse should be addressed to the Fraud Complaint Coordinator, Office of the United States Trustee, 3801 University Avenue Suite 720, Riverside, CA 92501-3200.

-- Refer to Other Side for Important Deadlines and Notices --